

<i>SERFF Tracking Number:</i>	<i>HUMA-125720437</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>40810</i>
<i>Company Tracking Number:</i>	<i>GN-70136 SCH PREM (REV. 0708)</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Life Product</i>		
<i>Project Name/Number:</i>	<i>Individual Life Project/GN-70136 SCH PREM (rev. 07/08)</i>		

Filing at a Glance

Company: Humana Insurance Company	SERFF Tr Num: HUMA-125720437	State: ArkansasLH
Product Name: Individual Life Product	SERFF Status: Closed	State Tr Num: 40810
TOI: L04I Individual Life - Term	Co Tr Num: GN-70136 SCH PREM	State Status: Approved-Closed
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life	(REV. 0708)	
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Erin Hermsen, Tonya Clark, Antoine Stewart, John Goodwin	Disposition Date: 11/10/2008
	Date Submitted: 11/07/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Individual Life Project	Status of Filing in Domicile: Pending
Project Number: GN-70136 SCH PREM (rev. 07/08)	Date Approved in Domicile:
Requested Filing Mode: Combination	Domicile Status Comments:
Explanation for Combination/Other: Change to previously approved filing	Market Type: Individual
Submission Type: Resubmission	Previous Filing Number: GN-70136 SCH PREM
Group Market Size:	Overall Rate Impact:
Group Market Type:	Filing Status Changed: 11/10/2008
	State Status Changed: 11/10/2008
Deemer Date:	Corresponding Filing Tracking Number: GN- 70136 SCH PREM (rev. 07/08)
Filing Description:	
RE: Humana Insurance Company	
NAIC: 73288 FEIN: 39-1263473	

SERFF Tracking Number: HUMA-125720437 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 40810
Company Tracking Number: GN-70136 SCH PREM (REV. 0708)
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: Individual Life Product
Project Name/Number: Individual Life Project/GN-70136 SCH PREM (rev. 07/08)

Forms: GN-70136 SCH PREM (rev 07/08) / 10 Year Schedule of Annual Premiums
GN-70136 SCH PREM (rev. 07/08) / 15 Year Schedule of Annual Premiums
GN-70136 SCH PREM (rev. 07/08) / 20 Year Schedule of Annual Premiums

Dear Sir/Madam:

We respectfully submit for approval the above forms.

This filing is being made for the sole purpose of updating a previously approved form to employ the 2001 CSO Mortality Table. No changes have been made to the previously approved policy forms other than the removal of the paragraph at the bottom of the Schedule pages, which referenced the 1980 CSO Mortality Table.

The above forms were filed with your Department on August 30, 2002 and approved on September 3, 2002. Approved Schedule pages will be used for new issues only.

If you have any questions or need additional information, please call toll-free 1-800-633-1262, ext. 88065. Thank you for your assistance.

Sincerely,

John Goodwin
Analyst
Humana Specialty Benefits
jgoodwin5@humana.com

Company and Contact

Filing Contact Information

John Goodwin, Senior Compliance Analyst jgoodwin@compbenefits.com
100 Mansell Court E. (770) 998-8936 [Phone]
Roswell, GA 30076

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<i>Product Name:</i>	<i>Individual Life Product</i>		
<i>Project Name/Number:</i>	<i>Individual Life Project/GN-70136 SCH PREM (rev. 07/08)</i>		

Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

SERFF Tracking Number: HUMA-125720437 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 40810
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TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: Individual Life Product
Project Name/Number: Individual Life Project/GN-70136 SCH PREM (rev. 07/08)

Filing Fees

Fee Required? Yes
Fee Amount: \$60.00
Retaliatory? No
Fee Explanation: Corrections to form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$60.00	11/07/2008	23784833

<i>SERFF Tracking Number:</i>	<i>HUMA-125720437</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>GN-70136 SCH PREM (REV. 0708)</i>		
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<i>Product Name:</i>	<i>Individual Life Product</i>		
<i>Project Name/Number:</i>	<i>Individual Life Project/GN-70136 SCH PREM (rev. 07/08)</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/10/2008	11/10/2008

<i>SERFF Tracking Number:</i>	<i>HUMA-125720437</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>GN-70136 SCH PREM (REV. 0708)</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Life Product</i>		
<i>Project Name/Number:</i>	<i>Individual Life Project/GN-70136 SCH PREM (rev. 07/08)</i>		

Disposition

Disposition Date: 11/10/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HUMA-125720437 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 40810

Company Tracking Number: GN-70136 SCH PREM (REV. 0708)

TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: Individual Life Product

Project Name/Number: Individual Life Project/GN-70136 SCH PREM (rev. 07/08)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	SCHEDULE OF ANNUAL PREMIUMS		Yes
Form	SCHEDULE OF ANNUAL PREMIUMS		Yes
Form	SCHEDULE OF ANNUAL PREMIUMS		Yes

SERFF Tracking Number: HUMA-125720437 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 40810

Company Tracking Number: GN-70136 SCH PREM (REV. 0708)

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: Individual Life Product

Project Name/Number: Individual Life Project/GN-70136 SCH PREM (rev. 07/08)

Form Schedule

Lead Form Number: GN-70136 SCH PREM (rev 0708)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GN-70136 (rev 07/08) (10 YEAR)	Schedule Pages	SCHEDULE OF ANNUAL PREMIUMS	Revised	Replaced Form #: GN-70136 SCH PREM (rev 07/08) (10 YEAR) Previous Filing #: GN-70136 SCH PREM (10 YEAR)		DD-GN Premium Schedule Age 35 MNS 10 Year.pdf
	GN-70136 (rev. 07/08) (15 YEAR)	Schedule Pages	SCHEDULE OF ANNUAL PREMIUMS	Revised	Replaced Form #: GN-70136 SCH PREM (rev. 07/08) (15 YEAR) Previous Filing #: GN-70136 SCH PREM (15 YEAR)		DD-GN Premium Schedule Age 35 MNS 15 Year.pdf
	GN-70136 (rev. 07/08) (20 YEAR)	Schedule Pages	SCHEDULE OF ANNUAL PREMIUMS	Revised	Replaced Form #: GN-70136 SCH PREM (rev. 07/08) (20 YEAR) Previous Filing #: GN-70136 SCH PREM (20 YEAR)		DD-GN Premium Schedule Age 35 MNS 20 Year.pdf

SCHEDULE OF ANNUAL PREMIUMS

The rates below are based on *your* sex, age, and tobacco status at *policy* issuance, and the life insurance benefit amount as shown on the “Schedule page”.

POLICY YEAR	AGE	LIFE INSURANCE	[WAIVER OF PREMIUM]	POLICY YEAR	AGE	LIFE INSURANCE	[WAIVER OF PREMIUM]
1	35	\$107.50	[\$16.66]	6	40	\$107.50	[\$16.66]
2	36	\$107.50	[\$16.66]	7	41	\$107.50	[\$16.66]
3	37	\$107.50	[\$16.66]	8	42	\$107.50	[\$16.66]
4	38	\$107.50	[\$16.66]	9	43	\$107.50	[\$16.66]
5	39	\$107.50	[\$16.66]	10	44	\$107.50	[\$16.66]

SCHEDULE OF ANNUAL PREMIUMS

The rates below are based on *your* sex, age and tobacco status at *policy* issuance, and the life insurance benefit amount as shown on the “Schedule page”.

POLICY YEAR	AGE	LIFE INSURANCE	[WAIVER OF PREMIUM]	POLICY YEAR	AGE	LIFE INSURANCE	[WAIVER OF PREMIUM]
1	35	\$113.50	[\$17.26]	9	43	\$113.50	[\$17.26]
2	36	\$113.50	[\$17.26]	10	44	\$113.50	[\$17.26]
3	37	\$113.50	[\$17.26]	11	45	\$113.50	[\$17.26]
4	38	\$113.50	[\$17.26]	12	46	\$113.50	[\$17.26]
5	39	\$113.50	[\$17.26]	13	47	\$113.50	[\$17.26]
6	40	\$113.50	[\$17.26]	14	48	\$113.50	[\$17.26]
7	41	\$113.50	[\$17.26]	15	49	\$113.50	[\$17.26]
8	42	\$113.50	[\$17.26]				

SCHEDULE OF ANNUAL PREMIUMS

The rates below are based on *your* sex, age and tobacco status at *policy* issuance, and the life insurance benefit amount as shown on the “Schedule page”.

POLICY YEAR	AGE	LIFE INSURANCE	[WAIVER OF PREMIUM]	POLICY YEAR	AGE	LIFE INSURANCE	[WAIVER OF PREMIUM]
1	35	\$125.00	[\$18.41]	31	65	\$1,187.50	[\$ 0]
2	36	\$125.00	[\$18.41]	32	66	\$1,306.00	
3	37	\$125.00	[\$18.41]	33	67	\$1,433.00	
4	38	\$125.00	[\$18.41]	34	68	\$1,571.00	
5	39	\$125.00	[\$18.41]	35	69	\$1,724.00	
6	40	\$125.00	[\$18.41]	36	70	\$1,897.00	
7	41	\$125.00	[\$18.41]	37	71	\$2,094.50	
8	42	\$125.00	[\$18.41]	38	72	\$2,322.50	
9	43	\$125.00	[\$18.41]	39	73	\$2,580.50	
10	44	\$125.00	[\$18.41]	40	74	\$2,864.00	
11	45	\$125.00	[\$18.41]	41	75	\$3,167.00	
12	46	\$125.00	[\$18.41]	42	76	\$3,487.00	
13	47	\$125.00	[\$18.41]	43	77	\$3,821.50	
14	48	\$125.00	[\$18.41]	44	78	\$4,172.50	
15	49	\$125.00	[\$18.41]	45	79	\$4,551.00	
16	50	\$125.00	[\$18.41]	46	80	\$4,969.00	
17	51	\$125.00	[\$18.41]	47	81	\$5,437.50	
18	52	\$125.00	[\$18.41]	48	82	\$5,966.00	
19	53	\$125.00	[\$18.41]	49	83	\$6,552.00	
20	54	\$125.00	[\$18.41]	50	84	\$7,184.00	
21	55	\$486.00	[\$18.41]	51	85	\$7,847.50	
22	56	\$528.00	[\$18.41]	52	86	\$8,534.00	
23	57	\$572.50	[\$18.41]	53	87	\$9,233.00	
24	58	\$622.00	[\$18.41]	54	88	\$9,941.50	
25	59	\$677.50	[\$18.41]	55	89	\$10,669.50	
26	60	\$739.50		56	90	\$11,427.50	
27	61	\$808.50		57	91	\$12,233.00	
28	62	\$888.00		58	92	\$13,116.00	
29	63	\$978.00		59	93	\$14,162.50	
30	64	\$1,078.00		60	94	\$15,566.50	

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Rate Information

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